

## CLAIMS

1. A computer implemented method of electronic commerce and information distribution across a computer network comprising the steps of:

providing product information on a first computer-implemented interface;

receiving a query regarding said product information across said computer network;

associating said query with said first computer-implemented interface;

associating said query with user information;

communicating said query to a second computer-implemented interface across said computer network;

storing said user information and said association with said first computer-implemented interface; and

responding to said query.

2. The computer implemented method of claim 1 wherein said first and second computer-implemented interfaces are world wide web pages on one or more world wide web servers and said computer network is the internet.

3. The computer implemented method of claim 2 wherein said step of associating said query with said first computer-implemented interface generates a cookie.

4. The computer implemented method of claim 2 wherein said step of associating said query with user information generates a cookie.

5. The computer implemented method of claim 2 wherein said step of communicating said query to a second computer-implemented interface across said computer network generates a cookie.

6. The computer implemented method of claim 1 wherein said user information includes information sufficient to identify which products the user can legally purchase through said first computer-implemented interface.

7. The computer implemented method of claim 1 wherein said user information includes information sufficient to identify which products the user can legally purchase through said second computer-implemented interface.

8. The computer implemented method of claim 2 wherein first computer-implemented interface is a co-branded world wide web page associated with said second computer-implemented interface.

9. The computer implemented method of claim 2 wherein said step of communicating said query to a second computer-implemented interface across said computer network generates a referral fee.

10. The computer implemented method of claim 2 wherein said step of responding to said query comprises the sub-steps of:

evaluating said user information; and

providing additional product information on said second computer-implemented interface.

11. The computer implemented method of claim 10 wherein said step of responding to said query further comprises the sub-steps of:

determining whether said user has made a previous query within a predetermined time;  
identifying the computer-implemented interface from which each said previous query within a predetermined time was communicated; and  
determining a referral fee.

12. The computer implemented method of claim 2 wherein said step of responding to said query comprises the sub-steps of:

evaluating said user information;  
evaluating said first computer-implemented interface; and  
providing additional product information on said second computer-implemented interface wherein said additional product information is based on said evaluation of said user information and said evaluation of said first computer-implemented interface.

13. A computer implemented method for on-line distribution of insurance services information from a transactional web page operably connected to one or more referring web pages, each of said referring web pages being associated with at least one affiliate, comprising the steps of:

receiving a user query communicated from a referring web page to said transactional web page;

receiving information identifying an affiliate associated with said referring web page at said transactional web page;

recording information about said user query, including association of said query with said associated affiliate; and

responding to said user query.

14. The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of receiving a user query uses a hyperlink.

15. The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of receiving information identifying an affiliate associated with said referring web page at said transactional web page uses a cookie.

16. The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of responding to said user query comprises the sub-steps of:

identifying insurance services said user is permitted to purchase;

identifying insurance services said affiliate associated with said referring web page is permitted to offer; and

providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer.

17. The computer implemented method for on-line distribution of insurance services information of claim 16 wherein said step of providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer comprises displaying information about said insurance services on said transactional web page.

18. The computer implemented method for on-line distribution of insurance services information of claim 16 wherein said step of providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer comprises communicating said information about said insurance services to a call center for telephonic communication to said user.

19. The computer implemented method for on-line distribution of insurance services information of claim 16 further comprising the step of registering said user.

20. A system for on-line distribution of insurance services information comprising:

a world wide web page server operably connected to a computer network and a database server, said world wide web page server providing a transactional web page interface capable of receiving a user query communicated from a referring web page associated with an affiliate;

said database server comprising a database application and a database of insurance services, said database application providing an interface between said database of insurance services and said transactional world wide web page;

said database of insurance services further providing database information identifying restrictions on insurance service availability based on an affiliate associated with a referring web page; and

said database of insurance services further providing database information identifying the commission to which said affiliate associated with a referring web page is entitled to receive if said user query results in an insurance service transaction.